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File 348:EUROPEAN PATENTS 1978-2003/Oct W03

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File 349:PCT FULLTEXT 1979-2002/UB=20031016,UT=20031009

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Set	Items	Description
S1	804	(FINANCIAL OR ESTATE OR INVESTMENT) () (MANAGEMENT OR PLANNING OR ARRANGEMENT? ? OR ADMINIST?) OR EMPLOYEE() BENEFIT? ?
S2	841549	ASSET? ? OR SAVINGS OR DISBURS? OR PAYMENT? ? OR PROPERT??? OR RECEIPT? ? OR ANNUIT??? OR EARNINGS OR INCOME OR INTEREST OR RETURN? ? OR PROFIT? ? OR GAIN? ? OR RESOURCES OR CAPITAL - OR MONEY? ? OR MONIES OR DIVIDEND? ?
S3	110703	ASSIGN? ? OR ASSIGNMENT OR ASSIGNING OR ALLOCAT??? OR ALLOTT? OR REBALANC??? OR REALLOCAT??? OR APPORTION? OR REAPPORTION?
S4	466382	ERISA OR EMPLOYEE() RETIREMENT() INCOME() SECURITY() ACT OR REGULATORY OR REGULATION? ? OR LEGAL() RESTRAINT? ? OR OVERSEE??? OR OVERSIGHT OR ADMINISTRATION OR GOVERN??? OR ENFORC? OR RESTRICT??? OR LAW? ? OR REG OR REGS OR LEGISLATION
S5	430005	AVOID? OR CIRCUMVENT??? OR (KEEP??? OR STAY??? OR STEER???- ) () (CLEAR OR IN() MIND) OR NEGATE? ? OR NEGATING OR NEGATION OR PROHIBIT??? OR ESCAPE OR MINDFUL
S6	155	(CONFLICT? ? OR CLASH?? OR DISHARMONY OR DISAGREE? OR INCOMPATIB?) (3N) (INTEREST OR ETHIC?? OR MORAL?? OR DUTY OR DUTIES OR PRINCIPLE? ?)
S7	8152	S2(3N)S3
S8	9	S5(3N)S6
S9	466382	S4 OR S8
S10	12	S1(S) (S7(S)S9) /
S11	12	IDPAT (sorted in duplicate/non-duplicate order)
S12	12	IDPAT (primary/non-duplicate records only)

12/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00939231 \*\*Image available\*\*

**LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM  
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE**

Patent Applicant/Assignee:

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US (Nationality)

Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200273360 A2-A3 20020919 (WO 0273360)

Application: WO 2002US7534 20020313 (PCT/WO US0207534)

Priority Application: US 2001275030 20010313; US 2001333748 20011129

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 118771

Fulltext Availability:

Claims

Claim

- ... basic product chassis will allow for both individual and joint last survivorship product applications. The \*administration\* system should allow both individual ownership and corporate (COLI) ownership cases, ie list bill and...
- ...procedures and systems will need to be established to handle these types of flinds. The \*administration\* system will also need to support the ability to add new fund options quickly and...
- ...on selecting specific funds or fund managers unique for a specific case. I  
The Policy \*Administration\* System will be required to generate and maintain a "data warehouse" of historic and current...
- ...Policyholders Advisors. Appropriate controls and security will be required for the data access system. The \*administration\* system will be required to provide various links to links to the life carriers home...
- ...field/producer access to policy values and history with links to inforce illustration and client \*administration\* systems. In general, the \*administration\* system is expected to deliver client/producer service that ranks among the "best practices" in...adjust for the availability of pricing components in the other charges. FundLiq -> Defines any Liquidity \*Restriction\* on the Fund. (Note this will either be a code or a few variable to \*administration\* system should provide for Dollar Cost Averaging for transfers between funds. This would be a...
- ...units or specified dollar amount between one flind and another.

#### 4.3 AUTOMATIC REBALANCING

The \*administration\* system should allow the policyholder to specify a frequency for automatic \*rebalancing\* of the fund \*assets\* to meet a pre-determined fund allocation. May not be allowed on funds with liquidity...

...separate account level, percent of premium compensation, percent of account value trail compensation, etc. The \*administration\* system would need to store final load values plus enough plan design information to feed...

12/3,K/5 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00918366 \*\*Image available\*\*

METHOD AND SYSTEM FOR SHARING INVESTOR INFORMATION OVER AN ELECTRONIC NETWORK

PROCEDE ET SYSTEME DE PARTAGE D'INFORMATIONS D'INVESTISSEURS SUR UN RESEAU ELECTRONIQUE

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200252382 A2-A3 20020704 (WO 0252382)

Application: WO 2001US0402 20011221 (PCT/WO US0150402)

Priority Application: US 2000257683 20001222

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9425

Fulltext Availability:

Detailed Description

Detailed Description

... A. Address

I 0 B. Contact information

II. Manager

A. Address

B. Contact information

C. \*Regulatory\* status (e.g., whether licensed, whether registered with 1 5 \*Investment\* \*Management\* \*Regulatory\* Organisation (IMRO) in London, etc.)

D. Personnel

I . Fund responsibility

2. Bio

a. Work

b...

...2. Terms

7

E. Performance

E. Style

G. Portfolio rules  
IV. Time-variable parameters  
A. \*Asset\* \*allocation\*  
1. Hedge Funds  
a. Classification  
b. Sector  
C. Region  
I 0 (1) National  
2. Private...

12/3,K/6 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00901350 \*\*Image available\*\*

SYSTEM AND METHOD FOR A FINANCIAL PLANNING COMPETITION  
SYSTEME ET PROCEDE DE COMPETITION DE PLANIFICATION FINANCIERE

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200235428 A1 20020502 (WO 0235428)  
Application: WO 2001US31350 20011009 (PCT/WO US0131350)  
Priority Application: US 2000242191 20001020

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10422

Fulltext Availability:

Detailed Description

Detailed Description

... The reviewers or are preferably selected from those persons who are  
J  
knowledgeable in the \*financial\* \*planning\* environment, experienced  
financial planners,  
1-1)  
consultants or like \*financial\* \*planning\* specialists, Each case  
presented by the team will be Zjudged based on predetermined criteria for  
\*financial\* \*planning\* concepts and high-quality 5 advice criteria and  
assigned a score to each plan, The...

...recommendations and appendices or supporting materials. As defined by the CFP Board of Standards, "personal \*financial\* \*planning\* subject areas" denotes the basic

I

subject fields covered in the \*Financial\* \*planning\* process which typically include, but are not limited to, financial statement preparation and analysis (including...

...flow analysis/planning and budgeting, investment planning (including portfolio design, asset

Z=1 Z7@ 1--@

\*allocation\* and portfolio management), \*income\* tax planning, education planning, risk in areas (e.g., retirement planning and \*estate\* \*planning\*."

The financial plan should also provide the fictitious client with, for example, 3' 0 actionable...

...yes, in an exemplary

J 'n

embodiment of the present invention, on various areas of \*financial\* \*planning\* methodologies to determine whether the team showed awareness and use of industry standards, whether the team used correct mathematical formulations and compilations, whether correct tax \*law\* information and tables were used, whether \*regulatory\* guidelines were followed and whether

the advice provided was specific, thorough, objective and clear,

An...

12/3,K/7 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00868208

DYNAMIC ENTERPRISE RESOURCE PLANNING CHART OF ACCOUNTS AND METHODS FOR IMPLEMENTING THE SAME

PLAN COMPTABLE DYNAMIQUE POUR LA PLANIFICATION DES RESSOURCES D'UNE ENTREPRISE ET MODALITES DE MISE EN OEUVRE CORRESPONDANTES

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

MIZUMOTO Edmund H (agent), Martine & Penilla, LLP, 710 Lakeway Drive, Suite 170, Sunnyvale, CA 94085, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200201393 A2 20020103 (WO 0201393)

Application: WO 2001US20320 20010625 (PCT/WO US0120320)

Priority Application: US 2000214673 20000626; US 2000632316 20000804

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16805

Fulltext Availability:

Detailed Description

Detailed Description

... 3 N

11000 Current Assets 4 N  
11100 Cash and Bank- Deposits 5 N  
11110 \*Restricted\* Cash 6  
11120 Cash Clearing Account 6  
11130 Cash in Bank 6  
- 24  
11140 Checking...5 N  
37110 Loans Due From Stockholders 6 L  
39000 Retained Earnings 4 N  
39100 \*Restricted\* Equity 5 N  
39110 Treasury Stock 6  
39120 Unearned \*Restricted\* Stock 6  
39200 Retained Earnings 5 N  
39210 Dividends Declared 6  
39220 Retained Earnings 6...Salaries 6  
71140 Wages 6  
71150 Wages - Overtime 6  
71160 Wages - Shift Premium 6  
71300 \*Employee\* \*Benefits\* 5 N  
71310 Employee Insurance - Health 6  
71320 Employee Insurance - Other 6 N  
71322 Dental...

...Travel 6 L

73190 T & E - Other 6 L  
73200 Outside Services 5 N  
73210 \*Administration\* Services 6 N  
73214 Bank Fees 7  
73216 Benefit \*Administration\* Fees 7  
73218 HR Processing Fees 7  
73222 Management Consulting Fees 7  
73226 Patent Filing 7  
73234 \*Regulatory\* Fees 7  
73238 Report Services 7  
73240 Consulting Services 6 N  
73242 Consulting Services 7...79200 Functional Allocations 5 N  
79210 Applied Labor 6  
79220 Applied Overhead 6  
79230 Benefits \*Allocation\* 6  
79240 \*Capital\* Charge \*Allocation\* 6  
79250 Facilities Allocation 6  
79260 Postage Allocations 6  
79270 Telephone Allocati

ons 6

79290...

12/3,K/12 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00339391 \*\*Image available\*\*

SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF  
ASSURANCE ACCOUNTS

SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE  
COMPTES D'ASSURANCE

Patent Applicant/Assignee:

KING Douglas L,  
BARCLAY Alasdair G,  
WELLMAN Rockie C,

Inventor(s):

KING Douglas L,

BARCLAY Alasdair G,  
WELLMAN Rockie C,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 9621903 A1 19960718  
Application: WO 96US51 19960111 (PCT/WO US9600051)  
Priority Application: US 9560 19950109  
Designated States: AL AM AU AZ BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP  
KR KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TR TT  
UA UZ VN KE LS MW SD SZ UG AZ BY KZ RU TJ TM AT BE CH DE DK ES FR GB GR  
IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 19816

Fulltext Availability:  
Claims

#### Claim

... steps toward addressing unique risks, such as catastrophe futures contracts, but again the terms are *\*restrictive\** and do not easily integrate with the flexibility of a reinsurance contract, In essence, the...

...driven by the availability and pricing of risk transfer 15 alternatives as well as by *\*regulatory\** and accounting considerations. Unable to reduce certain types of significant exposures or to find adequate...equity or debt providers, The present invention brings together using a data processing system novel *\*financial\** *\*management\** links in a 20 preferably statutorily protected structure which improves upon the underwriting flexibility of...

...business enterprise, are i) the participation of external market specialists; ii) a method of external *\*regulation\** and  
- 5  
SUBSTITUTE SHEET (RULE 26)  
fiduciary *\*oversight\**; and iii) the risk acceptance, risk diversification and reserve management subsystems.  
The system provides a...

...any obligation undertaken thereby, the system is enhanced by modifying the legal structure and certain *\*laws\** to which the entity is subject, in addition to engaging the services of various fiduciaries...risk are assured of timely payment, as premium and investment income combined with an 2S *\*allocation\** of *\*capital\** or debt together are always sufficient to pay a total loss on the risk accepted...in certificates of interest in future cash flows. Each of these forms of transactional 10 *\*capital\** are *\*allocated\**, segregated and protected means of the system.  
Market specialists who assist these investors acquire interests...

...in a manner similar to transactional capital, 20 All residual benefit in excess of amounts *\*allocated\** to transactional *\*capital\** participants, is *\*allocated\** to primary equity.  
The reserve management subsystem of the present invention involves a method of...

...the steps for issuing a contract accepting risk;  
FIG. 3 is diagram of several transactional *\*capital\** 10 *\*asset\** *\*allocation\** options available in the present invention,  
FIG. 4 is a schematic of the General Assets...and completely satisfy its

obligations, In the present embodiment, its continued existence, various restrictions, and \*oversight\* are protected by a specially 15 enacted body of \*legislation\* which limits or prevents the ability of general creditors to reach or attach reserved assets...Funds invested through preference shares are subject to

specific shareholder agreements regarding the method of \*allocated\* \*profits\* and losses to the 20 series, dividend policy, designated investment managers and underwriters, redemption provisions...the enterprise. Transactional capital equity participants also have an ownership interest in the enterprise, albeit \*restricted\* to a portion of assets and revenues identified by reserve accounts and shareholder agreement, These...

...investment income to support a risk, it must 30 obtain those funds from primary shareholder \*capital\* \*allocated\* by management and/or transactional \*capital\* \*allocated\* in some cases by investment managers. Since in the present embodiment, an underwriter's compensation...attributable to primary shareholders, to the administrative staff of the insurer-entity, Through managing the \*capital\* and surplus \*allocated\* to primary shareholders, the 30 administrative staff can under certain constraints, interject primary shareholder capital...

...to whom the funds may be appropriated; the duration of the reserve, the method of \*allocated\* \*profits\*, losses, and \*return\* of funds provisions; as well as a host of other similarly \*restrictive\* criteria. In transferring funds to an insurer-entity, a 20 transactional capital participant may receive...policies with each policy backed by a segregated reserve accounts which accounts are protected by \*law\*, Front Street Corp, employs a data processing system with terminals at its - 32

SUBSTITUTE SHEET...the system permits the insurer-entity, unlike exchanges, to actually participate in risks assumed, through \*allocation\* of Primary Share \*capital\* in conjunction with or in lieu of transactional capital, under certain conditions. Management of the...

...The reserve management subsystem uses commonly available data processing hardware augmented by specially IS designed \*financial\* \*management\* software, The broad aspects of the subsystem include a method of tracking and monitoring specific investments (financial instruments and fixed \*assets\*), \*allocating\* them to the insurer-entity's Reserved Assets held by various custodians, a means of...policyholders, capital 5and debt participants, professionals, and other parties. The reserve management subsystem tracks these \*assets\*, \*allocates\* them among various custodians, and assures that minimum investment standards are maintained within the portfolio. The protection of reserved assets in accordance with the present invention by \*law\*, by custodial service or otherwise provides for a hierarchy of preferences should the reserved assets...

## ...II. Statutory Reserves

Reserves are generally used for four purposes: a) 25 risk acceptance, b) \*capital\* and debt \*allocation\*, c) investment activities, and d) administrative functions,



\* These reserves represent internal accounts on the books...charge accreting at 7% for 15 years, for a future value charge of \$10 million.  
\*Capital\* and debt \*allocation\* reserves allow the IS insurer-entity to track its commitments to capital and debt participants...

...earnings made by the insurer-entity may be different from the investment crediting 30 rate \*allocated\* to the \*capital\* reserve for further dividend to the investor,  
Investment reserves are accounts to which amounts are \*allocated\* from \*capital\* and debt reserves for the purpose of investing to support underwriting activities, investing 3S specific...

...to directions transmitted by the insurer entity, subject to substantial restrictions, Funds from IS transactional \*capital\* participants are initially \*allocated\* to \*capital\* and debt reserves, then reallocated to investment reserves, Premiums received for accepting risk are generally...described use of reserves is descriptive in nature, The system permits maximum flexibility in the \*allocation\* and \*reallocation\* of \*assets\* between reserves. Amounts \*allocated\* to these reserves may be accounted for on a notional cost basis accreting at prescribed...

12/AZ, TI/1 (Item 1 from file: 349)  
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00994559  
DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING  
EXCHANGE THEREFOR  
OPTIONS NUMERIQUES A RETOURS AJUSTABLES BASEES SUR LA DEMANDE ET BOURSE  
D'ECHANGES COMMERCIAUX AFFERENTE

12/AZ, TI/2 (Item 2 from file: 349)  
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00986859  
MARKET CONSTRUCTION, ADVERTISEMENT, MOVEMENT INVESTMENT AND MANAGEMENT-AWAY  
CONSTRUCTION DE MARCHE, PUBLICITE, INVESTISSEMENT MOBILE ET GESTION A  
DISTANCE

12/AZ, TI/3 (Item 3 from file: 349)  
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00963611  
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES  
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET  
POUR SERVICES DE LOCATION DE VEHICULES

12/AZ, TI/4 (Item 4 from file: 349)  
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00939231  
LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM  
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE

12/AZ, TI/5 (Item 5 from file: 349)  
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00918366  
METHOD AND SYSTEM FOR SHARING INVESTOR INFORMATION OVER AN ELECTRONIC  
NETWORK  
PROCEDE ET SYSTEME DE PARTAGE D'INFORMATIONS D'INVESTISSEURS SUR UN RESEAU  
ELECTRONIQUE

12/AZ, TI/6 (Item 6 from file: 349)  
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00901350  
SYSTEM AND METHOD FOR A FINANCIAL PLANNING COMPETITION  
SYSTEME ET PROCEDE DE COMPETITION DE PLANIFICATION FINANCIERE

12/AZ, TI/7 (Item 7 from file: 349)  
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00868208  
DYNAMIC ENTERPRISE RESOURCE PLANNING CHART OF ACCOUNTS AND METHODS FOR  
IMPLEMENTING THE SAME  
PLAN COMPTABLE DYNAMIQUE POUR LA PLANIFICATION DES RESSOURCES D'UNE  
ENTREPRISE ET MODALITES DE MISE EN OEUVRE CORRESPONDANTES

12/AZ, TI/8 (Item 8 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A  
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF  
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE  
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUEE, ET  
PROCEDE ASSOCIE

12/AZ, TI/9 (Item 9 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING  
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
AND METHOD THEREOF  
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES  
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN  
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET  
PROCEDE ASSOCIE

12/AZ, TI/10 (Item 10 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761423

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING  
WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF  
TECHNOLOGY  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES  
COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE  
TECHNOLOGIE

12/AZ, TI/11 (Item 11 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00344642

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS  
PROTECTION  
SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION  
ELECTRONIQUE DES DROITS

12/AZ, TI/12 (Item 12 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00339391

SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF  
ASSURANCE ACCOUNTS  
SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE  
COMPTES D'ASSURANCE